



Native American Bank, N.A.

Native American Bancorp, Inc.

Denver, Colorado

Clay Colombe Chief Lending Officer

Economic Development in Indian Country

- Commercial
 - Tribally owned
 - Individually owned
- Industrial
- Residential

Options for financing

- Business loans
 - Real Estate
 - Working capital line of credit
 - Equipment

Loan application process

- What will be needed?
 - Loan application from financial institution
 - Borrowing entity
 - Personal or corporation, LLC, etc.
 - Tax ID number
 - Financial statements
 - Personal and business
 - Balance sheet – assets/liabilities
 - Income statement

Loan application cont.

- Tax returns – business and personal
- Bank statements
- Other
- Business plan

Business Plan

- How you will sell your idea to bank or investors
- Needs to be as detailed as possible

Business Plan cont.

- What is needed in business plan?
 - Executive summary
 - One page summary of your business/idea
 - Business description
 - History of business and how it got started
 - SWOT Analysis
 - Strengths, weakness, opportunities and threats
 - Industry analysis
 - Competition

Business plan cont.

- Market analysis
- Management summary
 - Resumes of key management owners
- Financial plan
 - Sources of funding
 - Owner equity

Loan guarantee programs

- Office of Indian Energy and Economic Development (BIA)
- SBA
- US Dept of Agriculture
- Department of Transportation
- HUD

Questions?